

Certificate Number: 01267-MD-DE-009005863

Bankruptcy Case Number: 09-24946

CERTIFICATE OF DEBTOR EDUCATION

I certify that on November 13, 2009, at 2:10 o'clock PM CST,

Cynthia Diane Cotton completed a course on personal financial management given by telephone by

Money Management International, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: November 13, 2009 By /s/Karla Ruelas

Name Karla Ruelas

Title Counselor